



# Ohio Legislative Service Commission

## Bill Analysis

Dan Baeder

### H.B. 278

129th General Assembly  
(As Introduced)

**Reps.** Stebelton and Okey, R. Adams, Bupp, Combs, Foley, Grossman, Hollington, Huffman, Letson, Maag, McGregor, McKenney, Murray

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## BILL SUMMARY

- Increases, six months after the bill's effective date, the minimum dollar amounts of motor vehicle public liability insurance coverage required for a driver to have a valid proof of financial responsibility.
- Increases further the minimum dollar amounts of required motor vehicle public liability insurance coverage two years after the bill's effective date.

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## CONTENT AND OPERATION

### Current law

Current law prohibits a person from operating a motor vehicle or permitting the operation of, a motor vehicle in Ohio, unless the person maintains proof of financial responsibility continuously throughout the registration period with respect to that vehicle, or, in the case of a driver who is not the owner, with respect to that driver's operation of that vehicle.<sup>1</sup>

Current law defines "proof of financial responsibility" as proof of ability to respond in damages for liability, on account of accidents occurring subsequent to the effective date of such proof, arising out of the ownership, maintenance, or use of a motor vehicle in specified amounts.<sup>2</sup>

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<sup>1</sup> R.C. 4509.101(A)(1).

<sup>2</sup> R.C. 4509.01.

There are various ways that a person may provide proof of financial responsibility including giving a fidelity bond. For most individuals, however, proof of financial responsibility is met by taking out a policy of liability insurance covering the ownership or operation of a motor vehicle.

### Operation of the bill

The bill increases the amounts necessary to meet proof of financial responsibility requirements as follows:<sup>3</sup>

Type of injury	Current law	Six months after bill's effective date	Two years after bill's effective date
Bodily injury to or death of one person in any one accident	\$12,500	\$20,000	\$25,000
Bodily injury to or death of two or more in any one accident	\$25,000	\$40,000	\$50,000
Injury to property of others in any one accident	\$7,500	\$15,000	\$25,000

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### HISTORY

ACTION	DATE
Introduced	06-22-11

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<sup>3</sup> R.C. 4509.01, 4509.20, 4509.41, and 4509.51 in Sections 1 and 4 of the bill; Sections 3 and 6 of the bill.

